

United States Bankruptcy Court  
Middle District of Florida

In re:  
 Mario J Guzman Vazquez  
 Marinelis Rivera Rodriguez  
 Debtors

Case No. 19-01171-CCJ  
 Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113A-6

User: hjeff  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 20

Date Rcvd: Feb 26, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2019.

db/jdb +Mario J Guzman Vazquez, Marinelis Rivera Rodriguez, 2806 Tower Rock St,  
 Kissimmee, FL 34758-2511  
 28079808 +Asociacion Residentes, Brisas de Laurel, 402 Calle Diamante, Coto Laurel, PR 00780-2217  
 28079811 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 28079813 +Freedom Truck Finance, 12221 Merit Dr Ste 1175, Dallas, TX 75251-2342  
 28079814 +MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 28079818 ++NBT BANK NA, 52 SOUTH BROAD STREET, NORWICH NY 13815-1699  
 (address filed with court: NBT Bank, Attn: Bankruptcy, Po Box 351, Norwich, NY 13815)  
 28079820 +The Money Source, Attn: Bankruptcy, 500 South Broad St, Ste 100a, Meriden, CT 06450-6755

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: wfbenenati@gmail.com Feb 27 2019 01:13:52 Walter F Benenati,  
 Walter F Benenati, Credit Attorney PA, 624 Patrick Street, Kissimmee, FL 34741  
 tr +EDI: QAMAHENDRU.COM Feb 27 2019 05:48:00 Arvind Mahendru, 5703 Red Bug Lake Road,  
 Suite 284, Winter Springs, FL 32708-4969  
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Feb 27 2019 01:15:18  
 United States Trustee - ORL7/13, Office of the United States Trustee,  
 George C Young Federal Building, 400 West Washington Street, Suite 1100,  
 Orlando, FL 32801-2210  
 28079805 +EDI: GMACFS.COM Feb 27 2019 05:38:00 Ally Financial, Attn: Bankruptcy Dept,  
 Po Box 380901, Bloomington, MN 55438-0901  
 28079806 +EDI: AMEREXPR.COM Feb 27 2019 05:48:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 28079810 +E-mail/Text: marilyn.gonzalez@popular.com Feb 27 2019 01:16:40 Banco Popular de Puerto Rico,  
 Attn: Bankruptcy, Po Box 362708, San Juan, PR 00936-2708  
 28079809 +E-mail/Text: marilyn.gonzalez@popular.com Feb 27 2019 01:16:40 Banco Popular de Puerto Rico,  
 TeleBanco Popular (772), Po Box 362708, San Juan, PR 00936-2708  
 28079812 +EDI: CITICORP.COM Feb 27 2019 05:49:00 Citicards Cbna, Citi Bank, Po Box 6077,  
 Sioux Falls, SD 57117-6077  
 28079803 EDI: FLDEPREV.COM Feb 27 2019 05:38:00 Florida Department of Revenue, Bankruptcy Unit,  
 Post Office Box 6668, Tallahassee FL 32314-6668  
 28079804 EDI: IRS.COM Feb 27 2019 05:49:00 Internal Revenue Service, Post Office Box 7346,  
 Philadelphia PA 19101-7346  
 28079802 E-mail/Text: taxbankruptcy@osceola.org Feb 27 2019 01:16:48 Osceola County Tax Collector,  
 Attn: Patsy Heffner, Post Office Box 422105, Kissimmee FL 34742-2105  
 28079819 +EDI: RMSC.COM Feb 27 2019 05:38:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,  
 Po Box 965061, Orlando, FL 32896-5061  
 28079821 +EDI: VERIZONCOMB.COM Feb 27 2019 05:38:00 Verizon, Attn: Wireless Bankruptcy Admin,  
 500 Technology Dr Ste 500, Weldon Springs, MO 63304-2225

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28079807\* +Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540  
 28079815\* +MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 28079816\* +MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 28079817\* +MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 28079822\* +Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr Ste 500,  
 Weldon Springs, MO 63304-2225

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2019

Signature: /s/Joseph Speetjens

District/off: 113A-6

User: hjeff  
Form ID: 309A

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Total Noticed: 20

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2019 at the address(es) listed below:

Arvind Mahendru amtrustee@gmail.com, amahendru@ecf.epiqsystems.com  
United States Trustee - ORL7/13 USTP.Region21.OR.ECF@usdoj.gov  
Walter F Benenati on behalf of Debtor Mario J Guzman Vazquez wfbenenati@gmail.com,  
alazo@777lawfirm.com;chb@777lawfirm.com;jonm@777lawfirm.com;cpadilla@777lawfirm.com;denisse@777la  
wfirm.com  
Walter F Benenati on behalf of Joint Debtor Marinelis Rivera Rodriguez wfbenenati@gmail.com,  
alazo@777lawfirm.com;chb@777lawfirm.com;jonm@777lawfirm.com;cpadilla@777lawfirm.com;denisse@777la  
wfirm.com

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Mario J Guzman Vazquez</b>	Social Security number or ITIN <b>xxx-xx-9686</b>
	First Name    Middle Name    Last Name	
Debtor 2	<b>Marinelis Rivera Rodriguez</b>	EIN <b>      </b>
(Spouse, if filing)	First Name    Middle Name    Last Name	Social Security number or ITIN <b>xxx-xx-9885</b>
United States Bankruptcy Court <b>Middle District of Florida</b>		EIN <b>      </b>
Case number: <b>6:19-bk-01171-CCJ</b>		Date case filed for chapter <b>7 2/25/19</b>

**Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Mario J Guzman Vazquez	Marinelis Rivera Rodriguez
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	2806 Tower Rock St Kissimmee, FL 34758	2806 Tower Rock St Kissimmee, FL 34758
<b>4. Debtor's attorney</b> Name and address	Walter F Benenati Walter F Benenati, Credit Attorney PA 624 Patrick Street Kissimmee, FL 34741	Contact phone (407) 777-7777 Email: <a href="mailto:wfbenenati@gmail.com">wfbenenati@gmail.com</a>
<b>5. Bankruptcy Trustee</b> Name and address	Arvind Mahendru 5703 Red Bug Lake Road Suite 284 Winter Springs, FL 32708	Contact phone (407) 504-2462

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

**For more information, see page 2 >**

Debtor **Mario J Guzman Vazquez** and **Marinelis Rivera Rodriguez**Case number **6:19-bk-01171-CCJ**

<b>6. Bankruptcy Clerk's Office</b>	George C. Young Federal Courthouse 400 West Washington Street Suite 5100 Orlando, FL 32801	Hours open: Monday – Friday 8:30 AM – 4:00PM  Contact phone 407-237-8000  Date: February 26, 2019
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .		
<b>7. Meeting of creditors</b>	<b>April 2, 2019 at 09:30 AM</b>	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. You are reminded that Local Rule 5073-1 restricts the entry of personal electronic devices into the Courthouse.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  *** Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting. ***	<b>George C. Young Courthouse, Suite 1203-B, 400 West Washington Street, Orlando, FL 32801</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: June 3, 2019</b>
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Voice Case Info. System (McVCIS)</b>	McVCIS provides basic case information concerning deadlines such as case opening, discharge, and closing dates, and whether a case has assets or not. McVCIS is accessible 24 hours a day except during routine maintenance. To access McVCIS toll free call 1-866-222-8029.	